

Fill in this information to identify your case and this filing:

Debtor 1	JANICE L OESTREICH		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA THIRD DIVISION		
Case number	15-32418		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1

1982 Cricket Circle

Street address, if available, or other description

Mora MN 55051-0000
City State ZIP Code

Kanabec

County

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$200,000.00

Current value of the portion you own?

\$200,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Lot 2 Block 4 Jane Elizabeth Park
Kanabec County, Minnesota.

and

Lot One (1), Block Four (4), Jane Elizabeth Park Addition, Kanabec County, Minnesota according to the plat thereof on file and of record in the Office of the County Recorder within and for Kanabec County, MN.

FMV: Market analysis on May 13, 2015 - \$200,000.00
2015 Property tax value - \$131,700.00

Debtor 1 JANICE L OESTREICH

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Case number (if known)

15-32418

If you own or have more than one, list here:

1.2

Bayfield County, Wisconsin

Street address, if available, or other description

City _____ State _____ ZIP Code _____

Bayfield

County

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$300.00

Current value of the portion you own?

\$300.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

TIME SHARE Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

Legally described as:
See attached riderFMV: \$300 according to Telemark Interval Owners Association

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$200,300.00

Part 2: **Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
 Yes

3.1 Make: FordModel: Five Hundred SELYear: 2005Approximate mileage: 140,000Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$5,125.00

Current value of the portion you own?

\$5,125.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$5,125.00

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 JANICE L OESTREICH

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....

Household tools	\$20.00
Lawnmower	\$50.00
Household goods and furnishings	\$200.00

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....

Wearing Apparel	\$200.00
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12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....

Costume Jewelry	\$50.00
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13. Non-farm animals*Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3.
Write that number here

\$520.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

Debtor 1 JANICE L OESTREICH

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....

Cash on Hand

\$0.00

17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

17.1.

Spire Federal Credit Union checking account

\$10.00

17.2.

Affinity Plus Federal Credit Union checking account

\$10.00

17.3.

Wells Fargo checking account

\$100.00

17.4.

Certificate of Deposit at Affinity Plus Federal Credit Union - \$2,350.72 as of May 31, 2015

\$2,351.00

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No Yes. Give specific information about them...

Official Form 106A/B

Schedule A/B: Property

page 4

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Whole life insurance policy through American
Income Life Insurance Company (policy
#9093618) - \$1,695.51 as of June 8, 2015

\$1,696.00

Whole life insurance policy through American
Income Life Insurance Company (policy
#7385819) - \$1,262.04 as of June 8, 2015

\$1,262.00

Whole life insurance policy through American
Income Life Insurance Company (policy
#10303198) - \$555.49 as of June 8, 2015

\$555.00

Term life insurance policy through Globe Life
- no cash value

\$0.00

Health Care Savings Plan through former
employer - \$11,293.15 as of June 30, 2015
(not property of the estate) no cash value

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....

Debtor 1 JANICE L OESTREICH

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Case number (if known)

15-32418

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4.
Write that number here.....**

\$5,984.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.****46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership

- No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$200,300.00
	<u>\$200,000.00</u>
56. Part 2: Total vehicles, line 5	\$5,125.00
57. Part 3: Total personal and household items, line 15	\$520.00
58. Part 4: Total financial assets, line 36	<u>\$5,984.00</u>
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61...	\$11,629.00
	Copy personal property total
	<u>\$11,629.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$211,929.00
	<u>\$211,629.00</u>

REVISED 12/15

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No. 15-32418

Janice L. Oestreich

Debtor(s).

**AMENDED SCHEDULES A/B AND C
TO CORRECT DESCRIPTION OF REALTY CLAIMED EXEMPT**

Schedule A/B and/or Schedule C filed in this case identified and claimed as exempt certain real property of the debtor(s). The description of that real property was stated as:

(Insert the property description in original Schedule A or A/B and Schedule C. If different, insert and specify each description)

<u>Legal Description Including County</u>	<u>Market Value</u>	<u>Amount of Value Claimed Exempt</u>
<u>(Timeshare not listed)</u>		

The foregoing description was incorrect. Schedules A/B and C are amended by deleting the foregoing and inserting the following, and the debtor(s) claims the following real property as exempt, pursuant to [] 11 U.S.C. § 522(d) or [X] Minn. Stat. Chapter 510: *(In large space below, insert the correct legal description adding "in Bayfield County, Wisconsin."*)

<u>Legal Description Including County</u>	<u>Market Amount or Value</u>	<u>or</u>	<u>Value Claimed Exempt</u>
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Timeshare located at:
Bayfield County, Wisconsin

Legally described as:
See attached rider

FMV: \$300 according to Telemark Interval Owners Association

* Market Value without deduction for secured claims or exemption claimed.

Verification I (We), debtor(s) named in this amended schedule, declare under penalty of perjury that the foregoing is true and correct.

Executed on: December 3, 2015

Signed: /s/ Robert J. Hoglund

Print Attorney Name: Robert J. Hoglund

Address: 1781 County Road B West
Roseville, MN 55113

Phone Number: (651) 628-9929

License Number: 210997

Signed: /s/ Janice L. Oestreich

Debtor 1

Signed: _____
Debtor 2 (if joint case)

>>> **SERVICE OF COPIES** - The attorney should serve any entity that filed a request for notice, and each entity listed on the matrix and file proof of such service.

Addendum I

Legal Description

Parcel No. 04-012-43-07-21-3 00-642-24000

Unit 8-804A, WK 45 Blue, Telemark Condominium, together with an undivided interest in the common areas and facilities of Telemark Interval Ownership Condominium, a condominium declared and existing under and by virtue of the Condominium Ownership Act for the State of Wisconsin dated January 30, 1988 and recorded by a Declaration as such condominium in the office of the Register of Deeds for Bayfield County on February 2, 1988 in Volume 465 of Records, page 44-102, Document No. 373246.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re: Bkry Case No: 15-32418
Janice L. Oestreich Chapter 13
Debtor(s).

**UNSWORN CERTIFICATE
OF SERVICE**

I, Melissa S. Matthews, employed by Hoglund, Chwialkowski & Mrozik, PLLC, attorneys licensed to practice law in this Court, with office address of 1781 West County Road B, Roseville, Minnesota 55113, declare that on December 3, 2015, I served the amended Schedules A/B to each of the entities named below by first class mail postage prepaid and to any entities who are Filing Users, by automatic e-mail notification pursuant to the Electronic Case Filing System:

Janice L. Oestreich
1982 Cricket Circle
Mora, MN 55051

Klatt, Augustine, Sayer, Treinen & Rastede
Caliber Home Loans
229 Jackson Street Suite 133
Anoka, MN 55303

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: December 3, 2015

Signed: /e/ Melissa S. Matthews
Paralegal

DISTRICT OF MINNESOTA

In re:

Bankruptcy Case Number: 15-32418

Janice L. Oestreich,

SIGNATURE DECLARATION

Debtor(s).

 PETITION, SCHEDULES & STATEMENTS CHAPTER 13 PLAN SCHEDULES & STATEMENTS ACCOMPANYING VERIFIED CONVERSION AMENDMENT TO PETITION, SCHEDULES & STATEMENTS MODIFIED CHAPTER 13 PLAN/MOTION FOR HEARING OTHER: (Please describe)

VERIFICATION: I (we), Janice L. Oestreich, debtor(s) named in the attached amended schedules and modified Chapter 13 Plan, declare under penalty of perjury that the foregoing is true and correct.

I (We) Janice L. Oestreich, the undersigned debtor(s) or authorized individual, **hereby declare under penalty of perjury** that the information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct. I consent to my attorney electronically filing my petition, a scanned image of this declaration, statements, and schedules, amendments, and/or chapter 13 plan, as indicated above, with the United States Bankruptcy Court. I understand that a scanned image of this declaration is to be converted to PDF, and either inserted as the last page in the electronic submission or electronically submitted within five days after the above-named document have been electronically submitted.

[] (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under Chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

[] (If petitioner is a corporation or partnership) I declare under penalty of perjury that the information provided in the petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Date: 11-25-2015

Signature of Debtor or Authorized Individual

Signature of Joint Debtor

Janice L. Oestreich

Printed Name of Debtor or Authorized Individual

Printed Name of Joint Debtor

HOGLUND, CHWIAKOWSKI & MROZIK, P.L.L.C.

Signed: /e/ Robert J. Hoglund

Robert J. Hoglund #210997

1781 West County Road B

P.O. Box 130938

Roseville, Minnesota 55113

Telephone Number: (651) 628-9929